

**Information to identify the case:**

Debtor 1	<u>Dante Condeluci</u>	Social Security number or ITIN	xxx-xx-3226
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Heather Condeluci</u>	Social Security number or ITIN	xxx-xx-8059
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-24089-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dante Condeluci

Heather Condeluci

2/21/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Dante Condeluci  
Heather Condeluci  
Debtors

Case No. 19-24089-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 21, 2023

User: auto  
Form ID: 318

Page 1 of 4  
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Dante Condeluci, Heather Condeluci, 102 Caldwell Street, Mc Kees Rocks, PA 15136-2569
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
cr	+ TOWNSHIP OF STOWE and STO-ROX SCHOOL DISTRICT, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15165634	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15163158	District Court 05-0-03 440 Ross Street, Suite 5039, Pittsburgh, PA 15219
15163159	+ District Court 05-2-43, 5624 Stuebenville Pike, McKees Rocks, PA 15136-1416
15142742	+ Phelan, Hallinan, Diamond, & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Attention: Peter Wapner, Esquire, Philadelphia, PA 19103-1814
15183374	+ Township of Stowe and Sto-Rox School District, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 22 2023 09:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2023 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 22 2023 09:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2023 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Feb 22 2023 09:19:00	Americredit Financial Services, Inc. Dba GM Finan, Dba GM Financial, P.O Box 183853, Arlington, TX 76096-3853
cr	EDI: JEFFERSONCAP.COM	Feb 22 2023 09:19:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	+ EDI: RECOVERYCORP.COM	Feb 22 2023 09:19:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15151921	+ EDI: PHINAMERI.COM	Feb 22 2023 09:19:00	ACAR Leasing LTD d/b/a/ GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15282514	EDI: PHINAMERI.COM	Feb 22 2023 09:19:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15400670	+ Email/Text: bankruptcy@acacceptance.com		

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		Feb 22 2023 04:18:00	American Credit Acceptance LLC, P.O. Box 204531, Dallas, TX 75320-4531
15163157	+ EDI: PHINAMERI.COM		
		Feb 22 2023 09:19:00	Ascar Leasing, Po Box 183853, Arlington, TX 76096-3853
15142731	+ EDI: BANKAMER.COM		
		Feb 22 2023 09:19:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15169631	+ EDI: BANKAMER2.COM		
		Feb 22 2023 09:19:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15142732	+ EDI: CITICORP.COM		
		Feb 22 2023 09:19:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15142733	EDI: CAPITALONE.COM		
		Feb 22 2023 09:19:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15151917	EDI: CAPITALONE.COM		
		Feb 22 2023 09:19:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15142734	+ Email/Text: rm-bknotices@bridgecrest.com		
		Feb 22 2023 04:18:00	Carvana, LLC, PO Box 29002, Phoenix, AZ 85038-9002
15142735	+ Email/Text: enotifications@santanderconsumerusa.com		
		Feb 22 2023 04:18:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
15142736	+ Email/Text: electronicbkydocs@nelnet.net		
		Feb 22 2023 04:18:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15176051	+ Email/Text: kbarkley@bernsteinlaw.com		
		Feb 22 2023 04:18:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15171394	Email/Text: cashiering-administrationservices@flagstar.com		
		Feb 22 2023 04:18:00	FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY MI 48098
15142737	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Feb 22 2023 04:18:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15142738	+ EDI: PHINAMERI.COM		
		Feb 22 2023 09:19:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15174982	+ Email/Text: bankruptcy@greenskycredit.com		
		Feb 22 2023 04:17:00	Greensky, LLC/Home Depot Loan Services, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15174685	EDI: JEFFERSONCAP.COM		
		Feb 22 2023 09:19:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15175468	Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 22 2023 04:29:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15163161	+ EDI: LENDNGCLUB		
		Feb 22 2023 09:19:00	Lending Club, 71 Stevenson Rd, Suite 300, San Francisco, CA 94105-2985
15173916	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 22 2023 04:18:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15142740	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 22 2023 04:18:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15171003	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 22 2023 04:18:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15142741	+ EDI: AGFINANCE.COM		
		Feb 22 2023 09:19:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15168027	EDI: PRA.COM		
		Feb 22 2023 09:19:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15151181	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 22 2023 04:29:23	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdel NY 14219-2553
15142743	+ EDI: PRA.COM		

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15172055	EDI: Q3G.COM	Feb 22 2023 09:19:00	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk, VA 23502-4952
15163160	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 22 2023 09:19:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15142744	+ EDI: RMSC.COM	Feb 22 2023 04:18:00	Santander Consumer USA, P.O.Box 961278, Fort Worth, TX 76161-0278
15142745	+ EDI: RMSC.COM	Feb 22 2023 09:19:00	Syncb/bp, C/o Po Box 965024, Orlando, FL 32896-0001
15142746	+ EDI: RMSC.COM	Feb 22 2023 09:19:00	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
15142747	+ EDI: RMSC.COM	Feb 22 2023 09:19:00	Syncb/sync Bank Luxury, C/o Po Box 965036, Orlando, FL 32896-0001
15143360	+ EDI: RMSC.COM	Feb 22 2023 09:19:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15169901	^ MEBN	Feb 22 2023 09:19:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15169899	^ MEBN	Feb 22 2023 04:18:47	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15173785	EDI: AIS.COM	Feb 22 2023 04:18:45	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15142748	+ EDI: BLUESTEM	Feb 22 2023 09:19:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
		Feb 22 2023 09:19:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
TOTAL: 45			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK
cr		FLAGSTAR BANK, FSB
15142739		Idb Bank/grnsky/thd Lo
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15165642	*	Carvana, LLC, PO Box 29018 Phoenix AZ 85038

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Joint Debtor Heather Condeluci gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Dante Condeluci gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jeffrey J. Sikirica	TrusteeSikirica@gmail.com PA59@ecfbis.com
Jeffrey R. Hunt	on behalf of Creditor TOWNSHIP OF STOWE and STO-ROX SCHOOL DISTRICT jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor FLAGSTAR BANK FSB jblank@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor FLAGSTAR BANK FSB mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Thomas Song	on behalf of Creditor FLAGSTAR BANK FSB pawb@fedphe.com

TOTAL: 12